

FILED EFFECTIVE

ARTICLES OF INCORPORATION

OF

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MORTGAGE EXECUTIVES OF IDAHO, INC.

**SECRETARY OF STATE
STATE OF IDAHO**

The undersigned, acting as incorporator of MORTGAGE EXECUTIVES OF IDAHO, INC. , a corporation under the Idaho Business Corporation Act, adopts the following Articles of Incorporation for such corporation:

FIRST: The name of the corporation is Mortgage Executives of Idaho, Inc.

SECOND: The period of its duration is perpetual.

THIRD: The purpose or purposes for which the corporation is organized are the transaction of any or all lawful business for which corporation may be incorporated under the Idaho Business Corporation Act and as such may be amended.

FOURTH: The aggregate number of shares which the corporation shall have authority to issue is one thousand (1,000) shares of common stock of a par value of \$10.00 per share, an aggregate total capital of TEN THOUSAND AND NO/100 DOLLARS (\$10,000.00).

FIFTH: Provisions denying preemptive rights are: There are no preemptive rights.

SIXTH: Provisions for the regulation of the internal affairs of the corporation are: The By-Laws shall set the number of and qualifications of Directors and Officers and shall set forth any restrictions, if any, on the transfer of shares.

SEVENTH: The address of the initial registered office of the corporation is 104 9th Avenue South, Nampa, Idaho 83651 and the name of its initial registered agent at such address is Dale Williamson.

EIGHTH: The number of directors constituting the initial Board of Directors of the corporation is as set forth in the By-Laws, and the names and addresses of the persons who are to serve as Directors until the first annual meeting of the Shareholders or until their successors are elected and shall qualify are:

0178900

NAME

ADDRESS

Dale Williamson

104 9th Avenue South
Nampa, Idaho 83651

James A. Griffec

104 9th Avenue South
Nampa, Idaho 83651

NINTH: The name and address of the incorporator is:

NAME

ADDRESS

Dale Williamson

104 9th Avenue South
Nampa, Idaho 83651

DATED this 9th day of June, 2008.

Dale Williamson
Dale Williamson

STATE OF IDAHO)

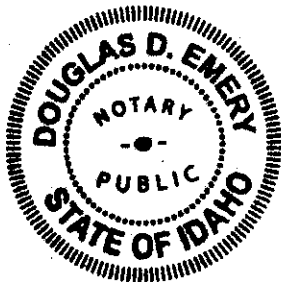
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County of Ada)

On this 9th day of June, 2008, before me, the undersigned, a Notary Public in and for said State, personally appeared DALE WILLIAMSON, known to me to be the person whose name is subscribed to the within and foregoing instrument and acknowledged to me that he executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.



Douglas D. Emery
NOTARY PUBLIC for Idaho
Residing at Boise, Idaho
My commission Expires: 2012